

THE NORTHERN ASSURANCE Company.

INCORPORATED BY ACT OF PARLIAMENT

INSTITUTED IN 1836.

Fire Policy No. 25,124.

Sum Insured £5,000.

PRESENT PAYMENT.

Till Lady-day 1854
 Premium £18.10.9
 Duty 7.19.0
 Policy £26.9.9

FUTURE PAYMENT.

at Lady-day Yearly
 Premium £17.10.0
 Duty 7.10.0
 £25.0.0

Whereas

John Talshaw Pawson of Nos 8, 9, 10, and 11 Saint Pauls church yard & Nos 22, 23 and 24 Great Currier Lane, Warehouseman, Mercers, Drapers & Haberdashers, for and on behalf of himself his partners or partners if any trading under the firm of J. T. Pawson & Company has paid to The Northern Assurance Company, the sum of Twenty-six pounds Nine shillings and nine pence being the Premium and Duty on the Sum insured by this Policy, from the seventh day of March Eighteen Hundred and Fifty-three to Lady-day Eighteen Hundred and Fifty-four and agreed to pay the Sum of Twenty-five Pounds Annual Payment, at the Term above mentioned, during the continuance of this Policy for insuring against Loss or Damage by Fire, not exceeding the sum specified on each Item, the Property herein described in the place or places herein after particularized, and not elsewhere, unless previously allowed by endorsement on the back hereof, viz:—

£5000 Five thousand Pounds on stock and utensils in trade and goods in trust or on Commission in his or their new dwelling houses and warehouses, all adjoining and communicating, situate and being as aforesaid, brick and timber built, having a hot water apparatus securely fixed therein, but no German or other pipe stove therein allowed.

Note. The above described premises communicate by means of an arched vault with their warehouse No 14, Saint Pauls Church Yard and No 19 and 20 Great Currier Lane, and there is a communication between No 14 and No 13, Saint Pauls church Lane, protected by double iron doors allowed, but this assurance does not extend to cover goods in said warehouses communicating.

The sums assured on the above in other offices to be declared in case of Loss

Be it known, That from the date of these Presents, and so long as the Insured shall pay, or cause to be paid, the said Annual Payment above stated, at the Term aforesaid, and the Directors of the said Company shall agree to accept the same, the Stock and Funds of the said Company shall be subject and liable to pay to the Insured, or to the Heirs, Executors, or Assignees of the Insured, all Loss and Damage which the Insured shall suffer by FIRE, on the Property above described, not exceeding in amount the Sum or Sums of Sterling Money herein before mentioned.

Provided always, That this Insurance shall at all times, and under all circumstances, be subject to the Terms and Conditions printed on the back hereof, which Terms and Conditions are to be considered as incorporated in, and forming part of, this Policy.

In Witness whereof, WE, Three of the Directors, and the Secretary, of the said Company have subscribed these Presents (given under the Common Seal of the Company) at LONDON, the seventh day of March in the year of our Lord, Eighteen Hundred and Fifty-three.

Examined *W.L.*

Entered *M. W. J. J.*

James M. M. M.
Wm. A. M. M.
J. M. M. M.
 Directors.
A. M. M.
 Secretary.

NORTHERN ASSURANCE COMPANY.

CONDITIONS.

I.—All the peculiarities of every risk—such as the situation and construction of the Premises, the nature of the Trade and Goods, and of all Implements of Fire-heat therein (common Fire-grates and Ovens in private use excepted), must be specially mentioned on the Insurance being proposed, so that the risk may be fairly appreciated.—If not so expressed, or if any misrepresentation be made to the prejudice of this Company, or if Buildings or Goods be described in the Policy otherwise than as they really are; or if, after an Insurance shall have been effected, the risk shall be increased by the erection of any Stove, the introduction of any hazardous operation, trade, or goods, or by any hazardous communication, or if at any time any hazardous building or process adjoin, and the same be not duly made known to the Office, no benefit shall arise to the Insured from his Policy.

A distinct sum is required for each separate Building, and another for the Goods therein.
Stock in Trade and Household Furniture must be separately valued.

II.—Excepting in cases of Policies granted for short periods, the charges for Premium and Duty on Insurances made with this Company are to be paid from the day on which the same may be effected, until the Quarter-day then next ensuing, and for one year, or for several years, from such Quarter-day as may be agreed on. And those who intend to continue their Insurances are required to make their future payments annually, within fifteen days after the day limited by their respective Policies, otherwise their Policies will be void.

III.—No Insurance proposed to this Company is to be considered in force until the Premium and Duty, or a Deposit on account thereof, be actually paid. No receipts are to be taken for any Premiums or Deposits, but such as are issued from the Office, and signed by the Secretary, or other authorised Officer of the Company.

IV.—If property insured by any Policy of this Company should pass by death, assignment, or otherwise, into other hands, the interest in the Policy may be preserved to the successor, provided such transfer be previously allowed at the Office by Endorsement on the Policy.

If Goods be removed, such removal must also be allowed by Endorsement; and if the risk be thereby increased a suitable Premium must be paid.

In all cases where such alterations are not regularly notified and any consequent extra premium paid, the Policy becomes null and void.

V.—If Property insured by this Company be also insured in any other Office, such joint Insurance or Insurances must be specified and allowed by Endorsement on the Policy, in which case only this Office will be liable for its rateable proportion of any loss or damage that may be sustained.

VI.—Goods in trust or on commission, Watches, Trinkets, Musical Instruments, Pictures, Prints, Drawings, China, Glass, Earthenware, Looking-glass Plates, Medals, Coins, or other Curiosities, and Sculptures, are not included in any Insurance, unless the same be specified in the Policy.

VII.—Books of Account, written Securities, Bills, Bonds, Tallies, Bank Notes, Money, and Gunpowder, are not insured by this Company.

VIII.—No loss or damage will be paid on Fire happening by any Invasion, Foreign Enemy, Civil Commotion, Riot, or any Military or Usurped Power whatever.

IX.—This Company will not be answerable for loss arising from Explosion of any kind, nor for Goods and Utensils damaged or destroyed by the application of Fire-heat. Nor will this Company be liable for loss on Hay, Corn, or other Property, occasioned by its own natural heating; but the damage by fire to other property in consequence thereof will be made good, as well as losses from Lightning, when the Property Insured has been actually set on fire thereby.

X.—Persons Insured sustaining any loss or damage by fire are forthwith to give notice thereof to the Office in London, or to the Agency in which the Policy has been obtained. As soon as possible an account is to be delivered, stating the loss or damage as particularly as the nature of the case will allow; and proof thereof shall be made by the oath or affirmation of the claimant, and by the production of his books of account or such other vouchers as may reasonably be required. All losses, when satisfactorily ascertained, will immediately be paid without any deduction whatever; but if there shall appear any false swearing, fraud, or wilful mis-statement, or if no claim be made within three months after the fire, or if made and rejected, shall not be judicially insisted on within three months thereafter, or if the fire shall have been caused directly or indirectly by the means, contrivance, or wilful act of the Insured, the claim shall be wholly invalidated.

XI.—If any difference shall arise between this Company and the Insured with respect to any claim for loss or damage by Fire, and no fraud be suspected, such difference shall be submitted to the determination of Arbiters, mutually chosen, whose award in writing, or that of an Umpire appointed by them, shall be conclusive and binding on both parties. But in no case shall this Company be obliged to undertake the risk of the sale of damaged Goods. The Arbiters or Valuers shall fix the value as it stood immediately before, and the value immediately after the fire; and the Directors of this Company shall pay, or make good, the difference between those two sums, either by repairs and restitution, or by payment in cash, at their own option.



Memo. It is declared that the sum Insured by this Policy, is to extend
and cover Goods in the three Rooms of No 7 St Pauls Church Yard, lately
made to communicate with the within described Warehouses, and shown
on a lithographed Plan now deposited in this Office.
Entered in the Office Books
this 18th day of January 1836.

W. L. Rice

W. L. Rice

Northam
£5000 — 7/
Block n^o 9 —
due every Day
—————
267/24



Warrant